



NEWS RELEASE

For Immediate Release

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DA Arrests Predatory Lenders Operating Throughout Southern California

San Bernardino, CA – Today, members of the San Bernardino County District Attorney's Real Estate Fraud Unit charged 10 defendants in a predatory lending scheme with 13 felony counts. The defendants were doing business as Nationwide Discount Home Loans and Preferred Metropolitan Escrow, Inc. both based in Rancho Cucamonga, CA and servicing loans throughout Southern California. Defendant Andrew Whitaker formed Nationwide Discount Home Loans in 2003, naming his daughter Katrina Whitaker as initial agent for service of process. Since 2006, the president of Nationwide Discount Home Loans has been his daughter Heather Nicole Whitaker. Katrina Whitaker is secretary.

In July 2004, defendant Andrew Whitaker formed Preferred Metropolitan Escrow, Inc. naming his daughter Heather Whitaker as initial agent for service of process. Since 2006, Heather Nicole Whitaker has been president of Preferred Metropolitan Escrow, Inc. His daughter Katrina Whitaker is secretary. Both Nationwide Discount Home Loans, Inc. and Preferred Metropolitan Escrow are licensed by the state of California as a mortgage broker and escrow company, respectively. In early 2008 the state moved to revoke the licenses of both.

Defendant Karren Greico Whitaker is the wife of Andrew Whitaker and a licensed real estate appraiser doing business as Pacific Coast Realty Appraisals, Inc. In that

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capacity, she performs real estate appraisals for Nationwide Discount Home Loans. Defendant Mojgan Cox is a former wife of defendant Andrew Whitaker and a licensed real estate broker doing business as ReMax/Allegiance Realty. Defendant Jesse Cox is a son of Mojgan Cox and employed by Andrew Whitaker and Mojgan Cox. Defendant Julie Brooks is a licensed escrow officer employed by Preferred Metropolitan Escrow, Inc. Phillip Parker, Andrew Silva, and Jason Harvey are loan representatives for Nationwide Discount Home Loans. All four businesses, Nationwide Discount Home Loans, Preferred Metropolitan Escrow, ReMax/Allegiance, and Pacific Coast Realty Appraisals have their principal place of business at 10535 Foothill Blvd, Rancho Cucamonga, CA.

Prosecutors allege that, between March 2007 and August 2007, Nationwide Discount Home Loans engaged in three loan transactions acting as a mortgage loan broker making loans that they promptly resold to Countrywide. The three properties were located in Moreno Valley, San Clemente, and Simi Valley, all three were in foreclosure, all involved the use of a "straw buyer" arranged at the prompting of the defendants, and the truth of the transactions were hidden from Countrywide and the significance hidden from the homeowners/straw buyers. The goal was to place the loan with Countrywide to reap the commission, and bleed the homeowner's equity off as inflated loan fees, costs, and real estate commissions. The total loss to the lenders and individual victims in all three loans exceeds \$2,000,000.00

Below is a list of the defendants, along with their dates of birth:

Andrew Webb Whitaker	07-09-1952
Karren Marian Whitaker	10-02-1970
Katrina Michelle Whitaker	10-21-1983
Heather Nicole Whitaker	05-02-1985
Mojgan Cox	08-25-1959
Jesse Sinclair Cox	12-31-1980
Juleanne Le Brooks	05-30-1968

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Phillip Parker	09-12-1962
Jason Vince Harvey	04-01-1975
Andre Thomas Silva	12-18-1979

The following is a list of the counts and who was charged with each count:

Count 1 - Conspiracy	All defendants
Count 2 - Forgery of a deed	Andrew Whitaker, Phillip Parker, Karren Whitaker, Juleanne Le Brooks, Katrina Whitaker, Mojgan Cox, Jesse Cox.
Count 3 - Filing a False Document	Andrew Whitaker, Phillip Parker, Karren Whitaker, Juleanne Le Brooks, Katrina Whitaker, Mojgan Cox, Jesse Cox.
Count 4 - Loan Fraud	Andrew Whitaker, Phillip Parker, Karren Whitaker, Juleanne Le Brooks, Katrina Whitaker, Mojgan Cox, Jesse Cox.
Count 5 - Money Laundering	Andrew Whitaker, Juleanne Le Brooks, Katrina Whitaker,

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Mojgan Cox,
Jesse Cox.

Count 6 - Forgery of a check

Andrew Whitaker,
Phillip Parker,
Karren Whitaker,
Juleanne Le Brooks,
Katrina Whitaker,
Mojgan Cox,
Jesse Cox.

Count 7 - Loan Fraud

Andrew Whitaker,
Juleanne Le Brooks,
Katrina Whitaker,
Mojgan Cox,
Jason Vince Harvey,
Heather Nicole Whitaker,
Jesse Cox.

Count 8 - Forgery of a Check

Andrew Whitaker,
Juleanne Le Brooks,
Katrina Whitaker,
Mojgan Cox,
Jason Vince Harvey,
Heather Nicole Whitaker,
Jesse Cox.

Count 9 - Forgery of a Check

Andrew Whitaker,
Juleanne Le Brooks,
Katrina Whitaker,
Mojgan Cox,
Jason Vince Harvey,
Heather Nicole Whitaker,
Jesse Cox.

Count 10 - Money Laundering

Andrew Whitaker,
Juleanne Le Brooks,

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Katrina Whitaker,
Mojgan Cox,
Jesse Cox.

Count 11 - Loan Fraud

Andrew Whitaker,
Karren Marian Whitaker,
Juleanne Le Brooks,
Katrina Whitaker,
Mojgan Cox,
Jesse Cox,
Andre Thomas Silva.

Count 12 - Forgery of a Check Andrew Whitaker,

Karren Marian Whitaker,
Juleanne Le Brooks,
Katrina Whitaker,
Mojgan Cox,
Heather Nicole Whitaker,
Jesse Cox.

Count 13 - Money Laundering

Andrew Whitaker,
Juleanne Le Brooks,
Katrina Whitaker,
Mojgan Cox,
Jesse Cox.

District Attorney Michael A. Ramos commented, “This office will continue to aggressively prosecute cases of real estate fraud. During this time when the country is facing a mortgage crisis, we will not stand for our residents and businesses falling victim to these predatory schemes.”

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